

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MASSACHUSETTS  
EASTERN DIVISION

In re:	)	
	)	
ASHLEY MARIE GJOVIK,	)	CHAPTER 7
	)	CASE NO. 25-11496-CJP
Debtor	)	

**CHAPTER 7 TRUSTEE’S APPLICATION FOR AUTHORITY TO  
EMPLOY HARRIS BEACH MURTHA CULLINA PLLC AS COUNSEL**

To the Honorable Christopher J. Panos, United States Bankruptcy Judge:

Pursuant to Section 327 of the Bankruptcy Code, Fed. R. Bank. P. 2014 and MLBR 2014-1, Mark G. DeGiacomo, the duly-appointed Chapter 7 Trustee for the above-captioned bankruptcy estate (the “Trustee”) hereby requests the entry of an Order authorizing the Trustee to employ the law firm of Harris Beach Murtha Cullina PLLC as his counsel.

In support of this Application, the Trustee respectfully states:

1. On July 21, 2025, Ashley Marie Gjovik (the “Debtor”) filed a voluntary petition pursuant to Chapter 7 of the Bankruptcy Code.

2. On July 22, 2025, the Trustee was appointed as the Chapter 7 Trustee of this bankruptcy estate.

3. The Trustee seeks the entry of an Order authorizing the employment of the law firm of Harris Beach Murtha Cullina PLLC (“Harris Beach Murtha”) as his counsel in this case, with such compensation and reimbursement of out-of-pocket expenses as this Court may allow.

4. The Trustee selected Harris Beach Murtha because of the firm’s experience in bankruptcy cases, and the Trustee believes that Harris Beach Murtha is well qualified to represent him in this case.

5. The professional services that Harris Beach Murtha are to render to the Trustee in this case include the following:

- a. to prepare all necessary pleadings associated with the liquidation and recovery of estate assets;
- b. to represent the Trustee at all Court proceedings;
- c. to assist the Trustee in the investigation of fraudulent transfers and insider and non-insider preferences; and
- d. to perform such other legal services as may be required in the interest of creditors of the Debtor.

6. The Trustee proposes to pay Harris Beach Murtha, subject to Court approval, at its usual hourly rates.

7. To the best of the Trustee's knowledge, Harris Beach Murtha represents no entity having an adverse interest in connection with this case.

8. The Affidavit of Mark G. DeGiacomo, a partner of the law firm of Harris Beach Murtha, is submitted in support of this Application.

WHEREFORE, the Trustee requests that this Court enter an Order authorizing the Trustee to employ the law firm of Harris Beach Murtha Cullina PLLC to represent him in this case, with such compensation and reimbursement of out-of-pocket expenses as this Court may allow, and that this Court grant such other and further relief as may be just and proper.

Respectfully submitted,

MARK G. DEGIACOMO, CHAPTER 7  
TRUSTEE OF THE ESTATE OF ASHLEY  
MARIE GJOVIK,

/s/ Mark G. DeGiacomo

Mark G. DeGiacomo, Esq. BBO #118170  
Harris Beach Murtha Cullina PLLC  
33 Arch Street, 12<sup>th</sup> Floor  
Boston, MA 02110  
617-457-4039 Telephone  
617-482-3868 Facsimile  
mdegiacomo@harrisbeachmurtha.com

Dated: August 15, 2025

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MASSACHUSETTS  
EASTERN DIVISION

In re:	)	
	)	
ASHLEY MARIE GJOVIK,	)	CHAPTER 7
	)	CASE NO. 25-11496-CJP
Debtor	)	

**AFFIDAVIT OF MARK G. DEGIACOMO IN SUPPORT OF  
CHAPTER 7 TRUSTEE'S APPLICATION FOR AUTHORITY  
TO EMPLOY HARRIS BEACH MURTHA CULLINA PLLC AS COUNSEL**

Pursuant to Fed. R. Bankr. P. 2014(a), MLBR 2014-1 and 11 U.S.C. §327, I, Mark G. DeGiacomo, being duly sworn, do hereby depose and state as follows:

1. I am an attorney duly admitted to practice before the courts of the Commonwealth of Massachusetts and the United States District Court for the District of Massachusetts.
2. I am a partner in the law firm of Harris Beach Murtha Cullina PLLC, 33 Arch Street, Boston, Massachusetts ("Harris Beach Murtha").
3. I hereby represent that neither I nor any member of my firm holds or represents any interest adverse to the estate of Ashley Marie Gjovik ("Debtor").
4. To the best of my knowledge, information, and belief, neither Harris Beach Murtha nor any member of the firm of Harris Beach Murtha has any connection with any Bankruptcy Judge in the District of Massachusetts, the Debtor, any creditor, or other party in interest, their respective attorneys or accountants, the United States Trustee or any person employed by the United States Trustee which would render the employment of the undersigned and the firm of Harris Beach Murtha improper.
5. Due to the size and diversity of Harris Beach Murtha's practice, Harris Beach Murtha may have represented or otherwise dealt with, and may now be representing or otherwise dealing with, various persons (and their attorneys and accountants) who are or who may consider themselves creditors or parties in the interest in this case. To the best of my knowledge and information, such representation or involvement does not relate in any way to the Debtor, her estate or her pending case. To the best of my knowledge, after due inquiry, Harris Beach Murtha:
  - (a) is not a creditor of the Debtor, or an "insider" of the Debtor, as the term is defined at 11 U.S.C. § 101(31);
  - (b) is not and has not been, within two years before the date of the filing of the petition, an employee of the Debtor; and

- (c) does not have an interest materially adverse to the interests of the Debtor's estate, or of any creditors thereof, by reason of any direct or indirect relationship to or connection with the Debtor or for any other reason.
6. I hereby represent that I and each member of my firm is a "disinterested person" as that term is defined in 11 U.S.C. §101(14).
7. I hereby represent that I have not agreed to share with any person except with members of Harris Beach Murtha, the compensation to be paid for the services rendered in this case.
8. I have not received a retainer in this case.
9. I shall amend this statement immediately upon my learning that (A) any of the within representations are incorrect or (B) there is any change of circumstance relating thereto.
10. I have reviewed the provisions of MLBR 2016-1.

I DECLARE UNDER THE PENALTY OF PERJURY THAT TO THE BEST OF MY KNOWLEDGE, THE FOREGOING IS TRUE AND CORRECT.

DATED THIS 13<sup>th</sup> DAY OF AUGUST, 2025.



Mark G. DeGiacomo



UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MASSACHUSETTS  
EASTERN DIVISION

In re:	)	
	)	
ASHLEY MARIE GJOVIK,	)	CHAPTER 7
	)	CASE NO. 25-11496-CJP
Debtor	)	

DECLARATION RE: ELECTRONIC FILING

PART I- DECLARATION

I Mark G. DeGiacomo, hereby declare(s) under penalty of perjury that all of the information contained in my Affidavit of Mark G. DeGiacomo in Support of Chapter 7 Trustee's Application for Authority to Employ Harris Beach Murtha Cullina PLLC as Counsel (singly or jointly the "Document"), filed electronically, is true and correct. I understand that this DECLARATION is to be filed with the Clerk of Court electronically concurrently with the electronic filing of the Document. I understand that failure to file this DECLARATION may cause the Document to be struck and any request contained or relying thereon to be denied, without further notice.

I further understand that, pursuant to the Massachusetts Electronic Filing Local Rule (MEFR) 7(b), all paper documents containing original signatures executed under the penalties of perjury and filed electronically with the Court are the property of the bankruptcy estate and shall be maintained by the authorized CM/ECF Registered User for a period of five (5) years after the closing of this case.

Dated: August 13, 2025

  
(Affiant)

PART II - DECLARATION OF ATTORNEY (IF AFFIANT IS REPRESENTED BY COUNSEL)

I certify that the affiant(s) signed this form before I submitted the Document, I gave the affiant(s) a copy of the Document and this DECLARATION, and I have followed all other electronic filing requirements currently established by local rule and standing order. This DECLARATION is based on all information of which I have knowledge and my signature below constitutes my certification of the foregoing under Fed. R. Bankr. P. 9011. I have reviewed and will comply with the provisions of MEFR 7.

Dated:

Signed: \_\_\_\_\_  
Attorney for Affiant

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MASSACHUSETTS  
EASTERN DIVISION

In re:	)	
	)	
ASHLEY MARIE GJOVIK,	)	CHAPTER 7
	)	CASE NO. 25-11496-CJP
Debtor	)	

**CERTIFICATE OF SERVICE**

I, Mark G. DeGiacomo, hereby certify that on the 15<sup>th</sup> day of August, 2025, I served a copy of the ***Chapter 7 Trustee's Application for Authority to Employ Harris Beach Murtha Cullina PLLC as Counsel and Affidavit of Mark G. DeGiacomo in Support of Chapter 7 Trustee's Application for Authority to Employ Harris Beach Murtha Cullina PLLC as Counsel***, via first-class mail, postage prepaid, ECF Transmission or by electronic mail upon the parties listed on the attached Service List.

/s/ Mark G. DeGiacomo  
Mark G. DeGiacomo, Esq. BBO #118170  
Harris Beach Murtha Cullina PLLC  
33 Arch Street, 12<sup>th</sup> Floor  
Boston, MA 02110  
617-457-4000 Telephone  
617-482-3868 Facsimile  
mdegiacomo@harrisbeachmurtha.com

Richard King, Asst. U.S. Trustee\*  
Office of the US Trustee  
J.W. McCormack P.O. & Courthouse  
5 Post Office Sq., 10th Fl, Suite 1000  
Boston, MA 02109

Ashley Marie Gjovik  
18 Worcester Square, Apt. 1  
Boston, MA 02118

Aidvantage- U.S. Department of  
Education  
Attention: Bankruptcy Discharge  
P.O. Box 9635  
Wilkes-Barre, PA 18773

Apple Inc  
Attention; Apple Payment Services  
10355 N. De Anza Blvd  
Cupertino, CA 95014

Bank of America  
Attention; Billing/Insolvency  
PO Box 672050  
Dallas, TX 75267

Boston Medical  
Attention: Billing/Insolvency  
One Boston Medical Center Place  
Boston, MA 02118

Goldman Sachs Bank USA  
Salt Lake City Branch  
Lockbox 6112, P.O. Box 7247  
Philadelphia, PA 19170

JPMorgan Chase Bank, N.A.  
Mail Code LA4-7100  
Monroe, LA 71203

Tremont Dental Care  
Attention: Billing/Insolvency  
635 Tremont St.  
Boston, MA 02118

U.S. Department of Education  
Attention: Bankruptcy Discharge  
400 Maryland Avenue, SW  
Washington, DC 20202

**\*served by ECF transmission**